

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michael G. Boyd (MB-4904)  
157 Engle Street  
Englewood, NJ 07631  
201-894-9800  
Attorney for Debtors

In Re:

Reynaldo Manansala  
Josephine Manansala

Case No.: 19-10045

Judge: Gambardella

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1.  Motion for Relief from the Automatic Stay filed by Specialized Loan Servicing, creditor,

A hearing has been scheduled for November 20, 2019, at 10:00 a.m..

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ 3,545.84, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

Debtors will make payment of \$3,545.84 on or about 11/15/2019.  
Debtors will pay balance of arrears, \$7,091.68, in 12 equal monthly installments of \$591 beginning with the December payment.

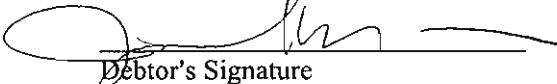
Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/6/19

Date: 11/6/19

  
Debtor's Signature

  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.